

Fig. 2

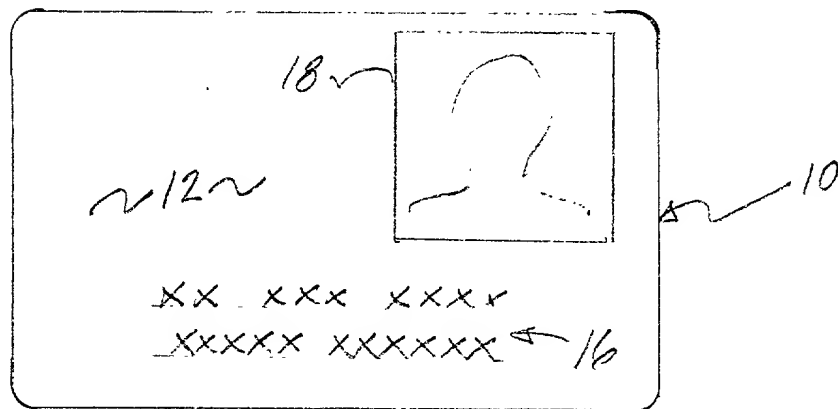
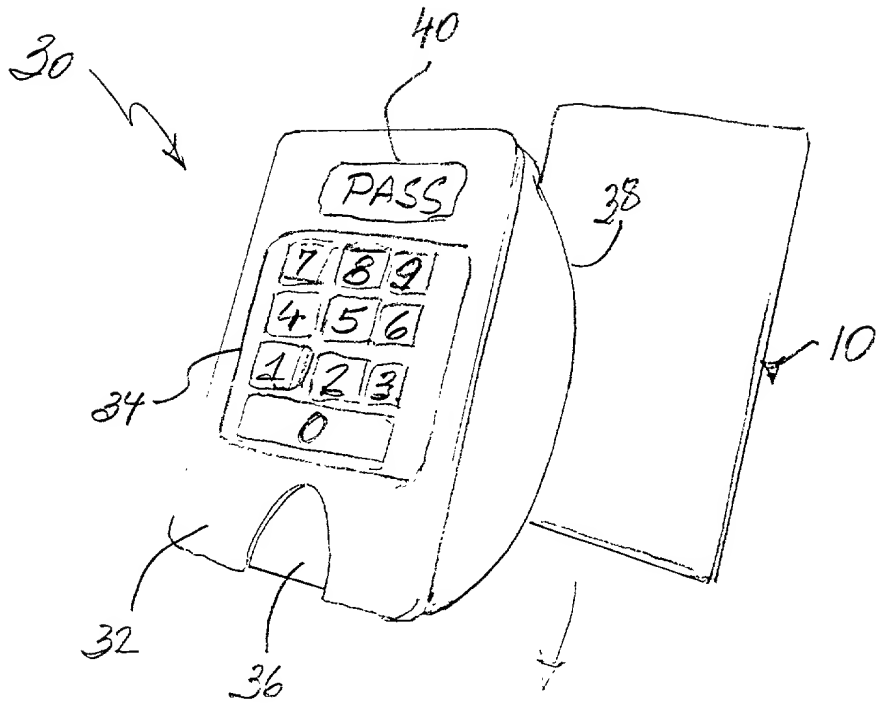


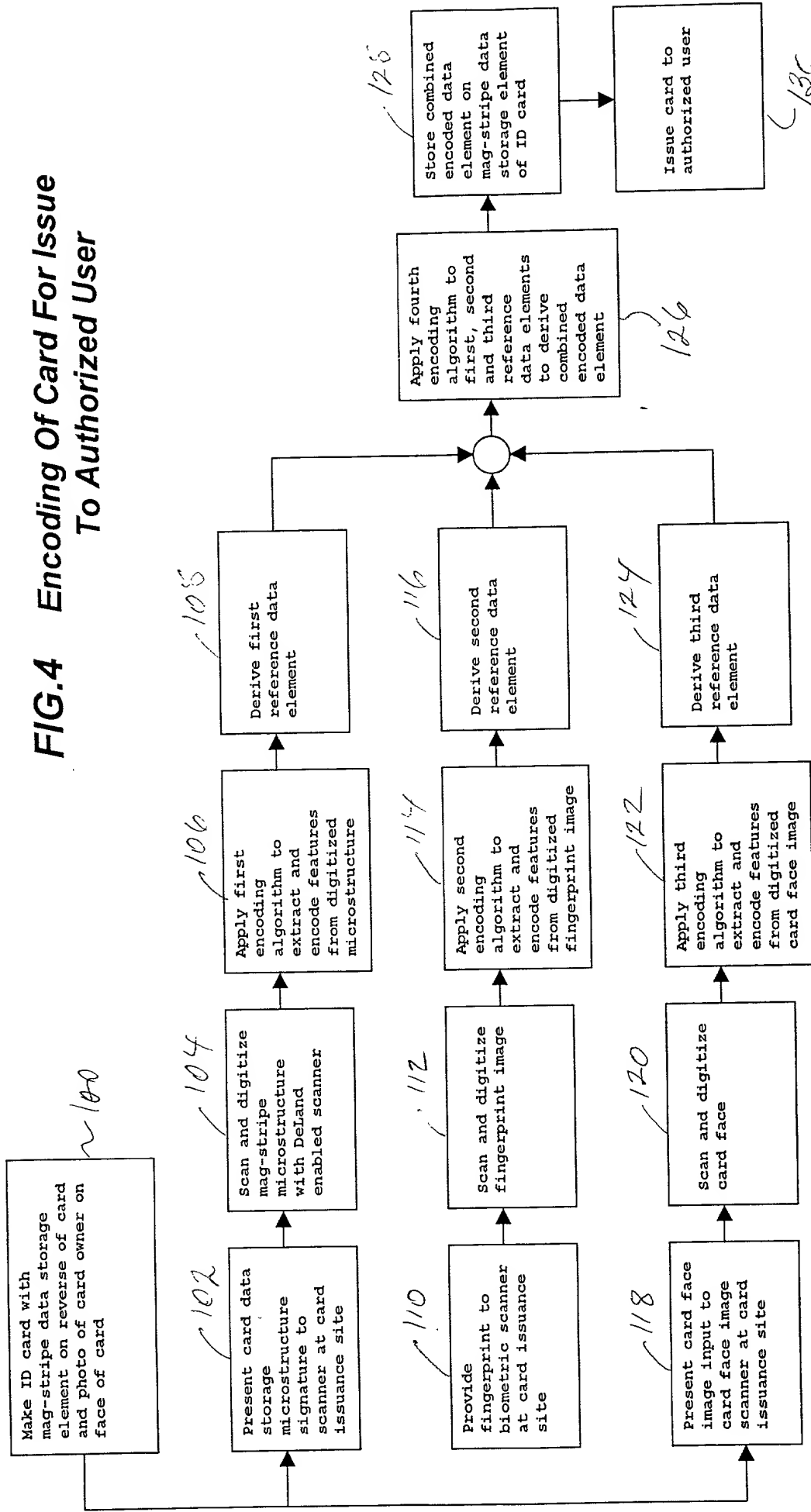
Fig. 1

Fig. 3.



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FIG.4 Encoding Of Card For Issue To Authorized User



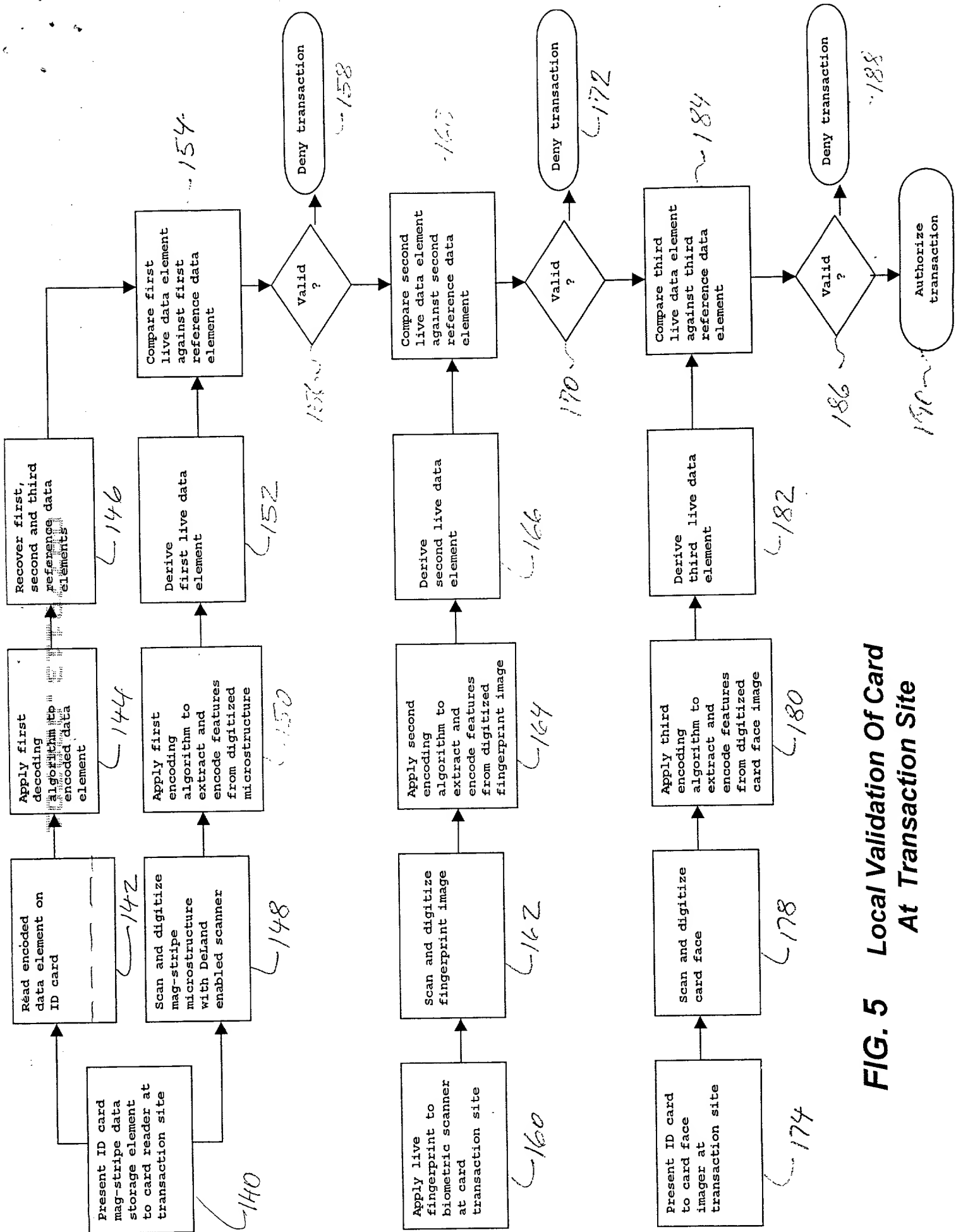


FIG. 5 Local Validation Of Card At Transaction Site